

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John Charles Spratley, Jr.
Joselyn Waters
Debtors

Case No. 17-03977-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Oct 20, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2022:

Recip ID	Recipient Name and Address
db	# John Charles Spratley, Jr., P.O. Box 308, Analomink, PA 18320-0308
jdb	Joselyn Waters, P.O. Box 308, Analomink, PA 18320-0308
4972453	# Bangor Podiatry, 325 Blue Valley Dr, Bangor, PA 18013-1526
4972454	Berkheimer Tax Administrator, P.O. Box 25143, Lehigh Valley, PA 18002-5143
4972455	ConServe, P.O. Box 979111, St. Louis, MO 63197-9000
4972456	+ HSBC Mortgage, P.O. Box 1231, Brandon, FL 33509-1231
4972458	Kramer Sheds, Route 611 & Stodden Rd., Tannersville, PA 18372
4972460	Newpennfin-shellpointm, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138
4972449	Spratley John & Joselyn, 436 Cranberry Creek Rd, Cresco, PA 18326-7715
4972464	+ St. Lukes University Health Network, 801 Ostrum Street, Bethlehem, PA 18015-1000
4972465	Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Oct 20 2022 22:43:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: mtgbk@shellpointmtg.com	Oct 20 2022 18:39:00	HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FO, C/O Shellpoint Mortgage Servicing, Po Box 10826, Greenville, SC 29603-0826
4972450	EDI: GMACFS.COM	Oct 20 2022 22:43:00	Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901
5423729	+ EDI: AISACG.COM	Oct 20 2022 22:43:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4975946	EDI: GMACFS.COM	Oct 20 2022 22:43:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
4972451	EDI: GMACFS.COM	Oct 20 2022 22:43:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
4972452	Email/Text: bkrrpt@retrievalmasters.com	Oct 20 2022 18:39:00	American Medical Collection Agency, P.O. Box 1235, Elmsford, NY 10523-0935
5444369	+ Email/Text: bkecf@padgettllawgroup.com	Oct 20 2022 18:39:00	HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FO, c/o Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312-3858
4972457	EDI: IRS.COM	Oct 20 2022 22:43:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

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4972459	Email/Text: govtaudits@labcorp.com	Oct 20 2022 18:39:00	Labortory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
4973098	+ EDI: RECOVERYCORP.COM	Oct 20 2022 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4972461	EDI: CBS7AVE	Oct 20 2022 22:43:00	Seventh Avenue, Seventh Avenue, Inc, 1112 7th Ave, Monroe, WI 53566-1364
4972462	EDI: CBS7AVE	Oct 20 2022 22:43:00	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
4972463	Email/Text: mtgbk@shellpointmtg.com	Oct 20 2022 18:39:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, PO Box 10826, Greenville, SC 29603-0826
5024252	Email/Text: mtgbk@shellpointmtg.com	Oct 20 2022 18:39:00	The Bank of New York Mellon fka The Bank of New, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826
5012788	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Oct 20 2022 18:39:00	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
4972466	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Oct 20 2022 18:39:00	US Dept of Ed/Glelsi, 2401 International Ln, Madison, WI 53704-3121
4972467	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Oct 20 2022 18:39:00	US Dept of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 International Ln, Madison, WI 53704-3121
4972468	EDI: VERIZONCOMB.COM	Oct 20 2022 22:43:00	Verizon Wireless, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Financial Inc., P.O. Box 130424, Roseville, MN 55113-0004
cr	*+	HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FO, c/o ShellPoint Mortgage Servicing, PO BOX 10826, GREENVILLE, SC 29603-0826
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2022 at the address(es) listed below:

Name	Email Address
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District/off: 0314-5
Date Rcvd: Oct 20, 2022

User: AutoDocke
Form ID: 3180W

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Total Noticed: 30

Heather Stacey Riloff

on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-HE4 ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-HE4
heather@mvrllaw.com, Michelle@mvrllaw.com

Jack N Zaharopoulos (Trustee)

TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor HSBC Bank USA National Association, as Trustee for Ace Securities Corp. Home Equity Loan trust, Series 2005- HE4 Asset Backed Pass-Through Certificates, Series 2005-HE4 bkgroup@kmlawgroup.com

Joshua I Goldman

on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-HE4 ASSETBACKED PASS-THROUGH CERTIFICATES, SERIES 2005-HE4
josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com

Joshua I Goldman

on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-HE4 ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-HE4
josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com

Joshua I Goldman

on behalf of Creditor HSBC Bank USA National Association, as Trustee for Ace Securities Corp. Home Equity Loan trust, Series 2005- HE4 Asset Backed Pass-Through Certificates, Series 2005-HE4 josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com

Matthew Christian Waldt

on behalf of Creditor HSBC BANK USA N.A. mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com

Patrick James Best

on behalf of Debtor 1 John Charles Spratley Jr. patrick@armlawyers.com,
kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com

Patrick James Best

on behalf of Debtor 2 Joselyn Waters patrick@armlawyers.com
kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com

Regina Cohen

on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1

John Charles Spratley Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2897

EIN --

Debtor 2

Joselyn Waters

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0222

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:17-bk-03977-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:John Charles Spratley Jr.
aka John Charles Spratley, aka John SpratleyJoselyn Waters
aka Joselyn Spratley, aka Joselyn
Waters-Spratley**By the
court:**10/20/22Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.